

JOB DESCRIPTION

Job Title:	Date & Version Control
	Date:
Mortgage Administrator	September 2023
Reports to:	Version:
Mortgage Servicing Manager	2.0
Direct Reports:	Produced by:
N/A	Mortgage Servicing Manager

Job Purpose & Scope

To work as part of the Mortgage Administration Team with responsibility for ensuring mortgage accounts are administered accurately, in a timely manner, are compliant and in line with the Society's policies/procedures and service level agreements. All activities must be delivered whilst offering exceptional levels of customer service, aiming to retain existing customers. The role holder will challenge processes with a view to improving customer service and business efficiency.

Duties and Key Responsibilities

Main areas of work

Administer the completion of mortgage accounts.

- Processing Certificates of Title.
- Answering solicitor, broker, and customer questions.
- Ensuring completions happen in a timely and accurate manner.
- Update all systems and records with appropriate information.
- Liaise with Finance for funds release.

Make changes to existing mortgage accounts.

- Administer requests to make changes to accounts including registration of deaths/marriages, name, and address changes, change in repayment method.
- Administer mortgage payments including capital repayments, card payments, refunds, cheques, and direct debits, including rejected items on suspense accounts.
- Administer requests for Product Transfers.
- Produce/check redemption statements ensuring penalties and charges are accurate.
- Administer redemptions.
- Check interest/repayment calculations following interest rate changes due to product anniversaries/expiries.
- Assist with the administration of Leek's Home Loans' mortgage books.

Manage Deeds/Registration and release of Charges, ensuring the Society's interests are protected.

- Ensure charges are registered at HM Land Registry following completion of a new mortgage.
- Administer requests for transfers of equity, release of security, consent to let.
- Manage requests for title deeds ensuring the Deeds System is updated, monitoring outstanding title deeds. Carry out annual deeds audit.
- Maintain/update the panel of Solicitors.

Communications:

- Assess and action correspondence received in line with service standards.

- Effectively manage telephone calls from internal/external customers, meeting service standards and resolving queries independently where appropriate.
- Effectively manage ad hoc communications from 3rd parties and customers such as 2nd mortgage questionnaires, Notices of 2nd charges, Certificates of Loan interest paid.
- Assist with the production of annual mortgage statements, rate change mailings and ad hoc communications, investigating and correcting any errors before arranging for external printing and despatch.

Systems:

- Assist with the testing of any new software releases and identify solutions to any system-based problems, logging errors with the system provider.
- Make account amendments including interest controls, repayments, account types.
- Review and action exception reports on an ad hoc basis.

MI:

- Assist with the preparation of relevant MI for own area of work as required.

Change:

- Help to embed change including new processes, procedures, and systems updates and to provide feedback and suggestions for process improvements.

Risk:

- Identify and mitigate as appropriate, all business risks in relation to own business area and to ensure that risk events are recorded as required.

Carry out any other duties as may reasonably be required including providing cover for colleagues when necessary.

Conduct Rules

All employees are expected to act in accordance with the PRA and FCA Conduct Rules:

- You must act with integrity
- You must act with due skill, care and diligence
- You must be open and co-operative with the FCA, the PRA and other regulators
- You must pay due regard to the interests of customers and treat them fairly
- You must observe proper standards of market conduct
- You must act to deliver good outcomes for retail customers

Financial Crime

All employees are expected to:

- Be aware of their personal legal obligations and the legal obligations of the Society in relation to Financial Crime
- Be aware of the Society's Anti-Money Laundering systems and controls and follow the Society's procedures
- Be alert for anything suspicious in respect of money laundering or fraud and report any suspicions in line with internal procedures
- Do not discuss any suspicions with anyone outside of the Society and do not 'tip off' a customer or prejudice an investigation

Person Specification

Qualifications & Knowledge	<ul style="list-style-type: none"> • Knowledge of Lending Policy is required (training will be provided). • Knowledge of Activate and CSR systems is desirable. • CeMAP is desirable. • Knowledge of mortgage regulations applicable to the role. <p>Regulatory Knowledge (Internal Training Provided):</p> <ul style="list-style-type: none"> • TCF/Conduct Risk • FCA Regulation – BCOBS & Senior Manager Regime/Certification Regime/Conduct Rules • Anti-Money Laundering • Data Protection Act • Equality Act / Equal Opportunities • Complaints Procedure • Health and Safety
Experience	<ul style="list-style-type: none"> • Experience of working in an administration role is essential. • Experience of working in a mortgage environment is desirable.
Skills & Abilities	<ul style="list-style-type: none"> • Proficient user of Microsoft Office, Excel, Outlook and Powerpoint. • Able to demonstrate organisational and prioritisation skills. • Effective communicator (written and verbal) – ensuring accuracy and professionalism. • Ability to work as part of a team and on own initiative to achieve common goals, contributing to positive team morale. • Able to build effective working relationships with key stakeholders. • A consistent friendly approach to customers whilst promoting a professional image of the department and ultimately the Society. • Ability to work with a high level of accuracy and attention to detail. • Supports own and wider teams to achieve objectives - willing to offer assistance and support to other business area's when required. • Uses own judgement to solve day to day problems and takes ownership of complaints and issues and aims to resolve. • Resilient in changing and demanding circumstances. • Identifies process improvements to enhance customer service and business efficiencies.
Other Requirements	<ul style="list-style-type: none"> • Flexibility around working hours and Saturday mornings are required on occasions.